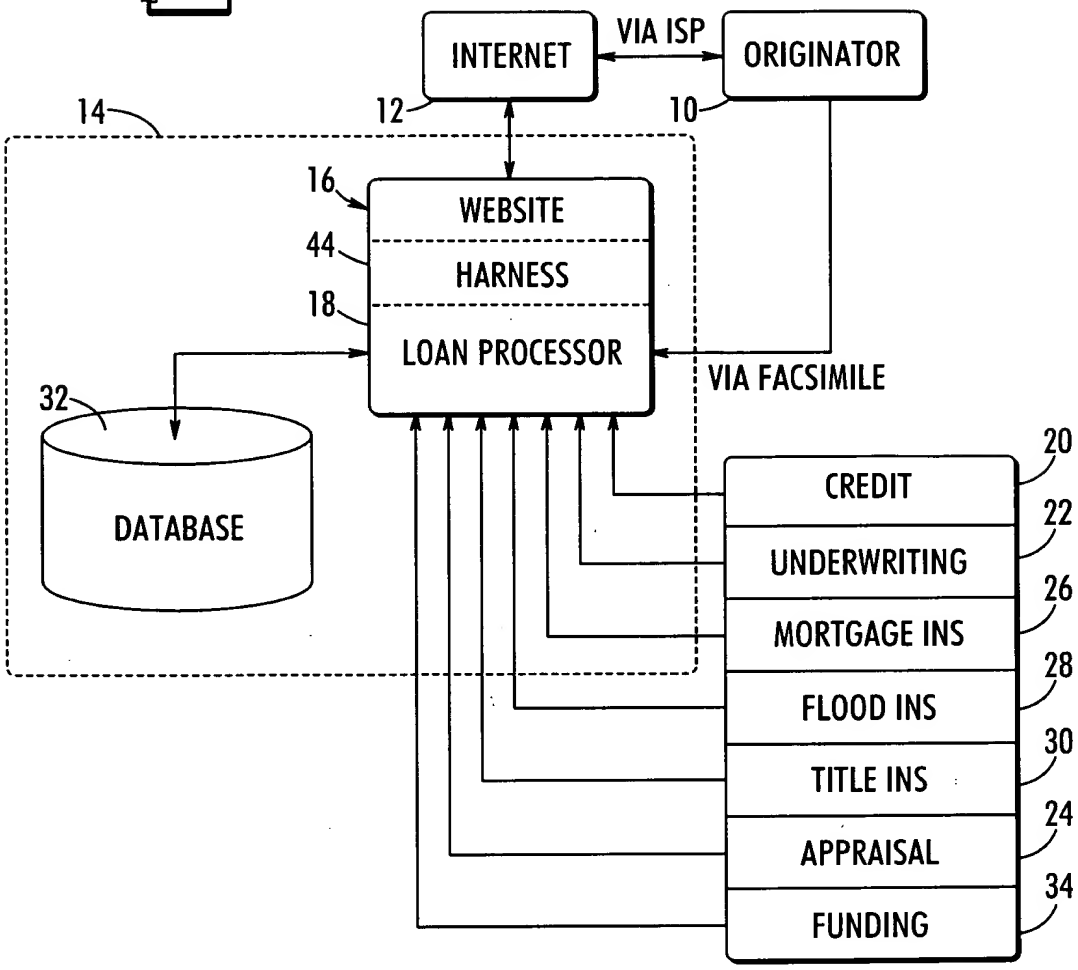
Fig. 1


INTERNET
VIA ISP
ORIGINATOR
14
12
10
16
WEBSITE
44
HARNESS
18
LOAN PROCESSOR
VIA FACSIMILE
32
DATABASE
20
CREDIT
22
UNDERWRITING
26
MORTGAGE INS
28
FLOOD INS
30
TITLE INS
24
APPRAISAL
34
FUNDING

FOLEY 020060

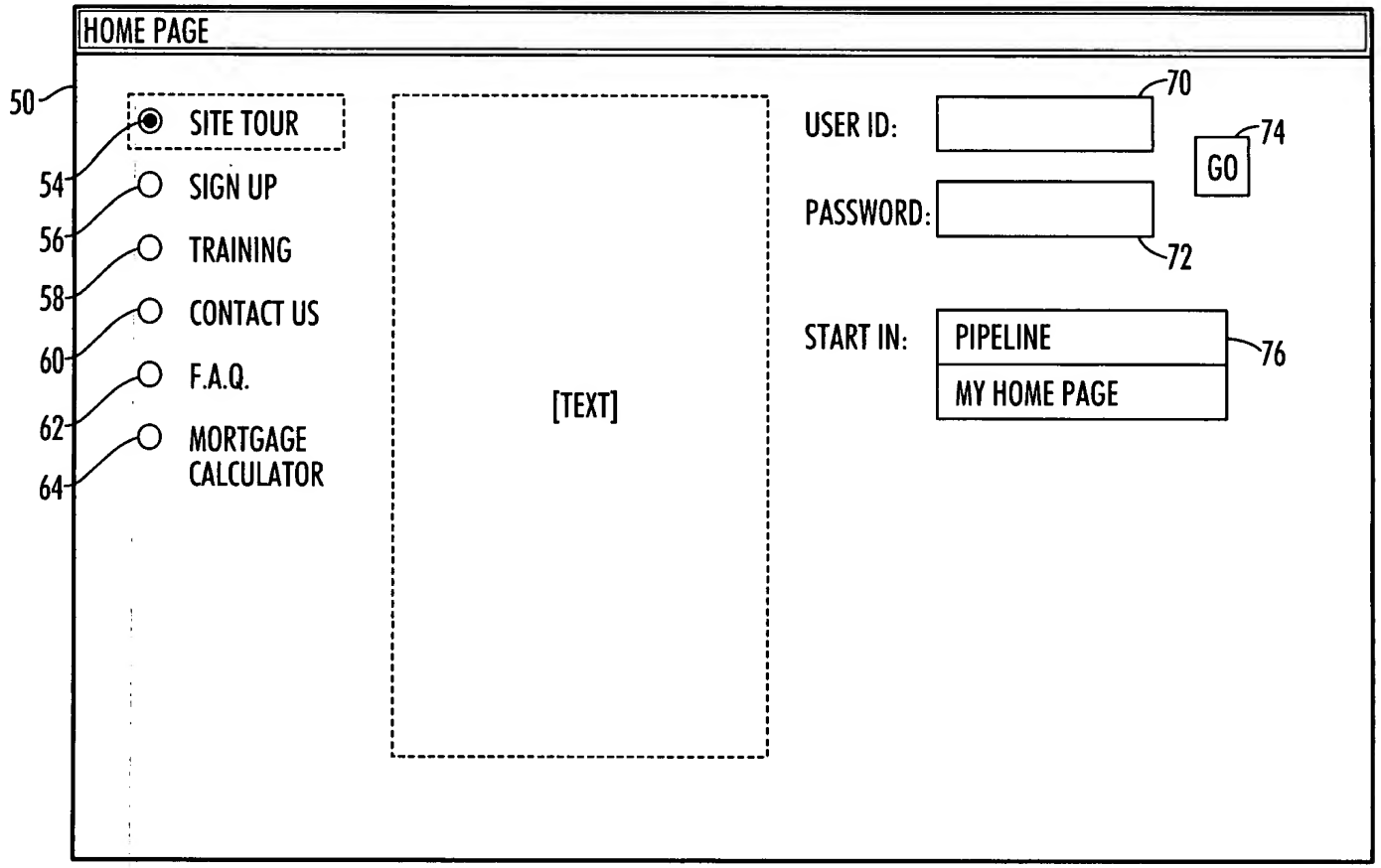


FIG.2

T0C250" 0200860

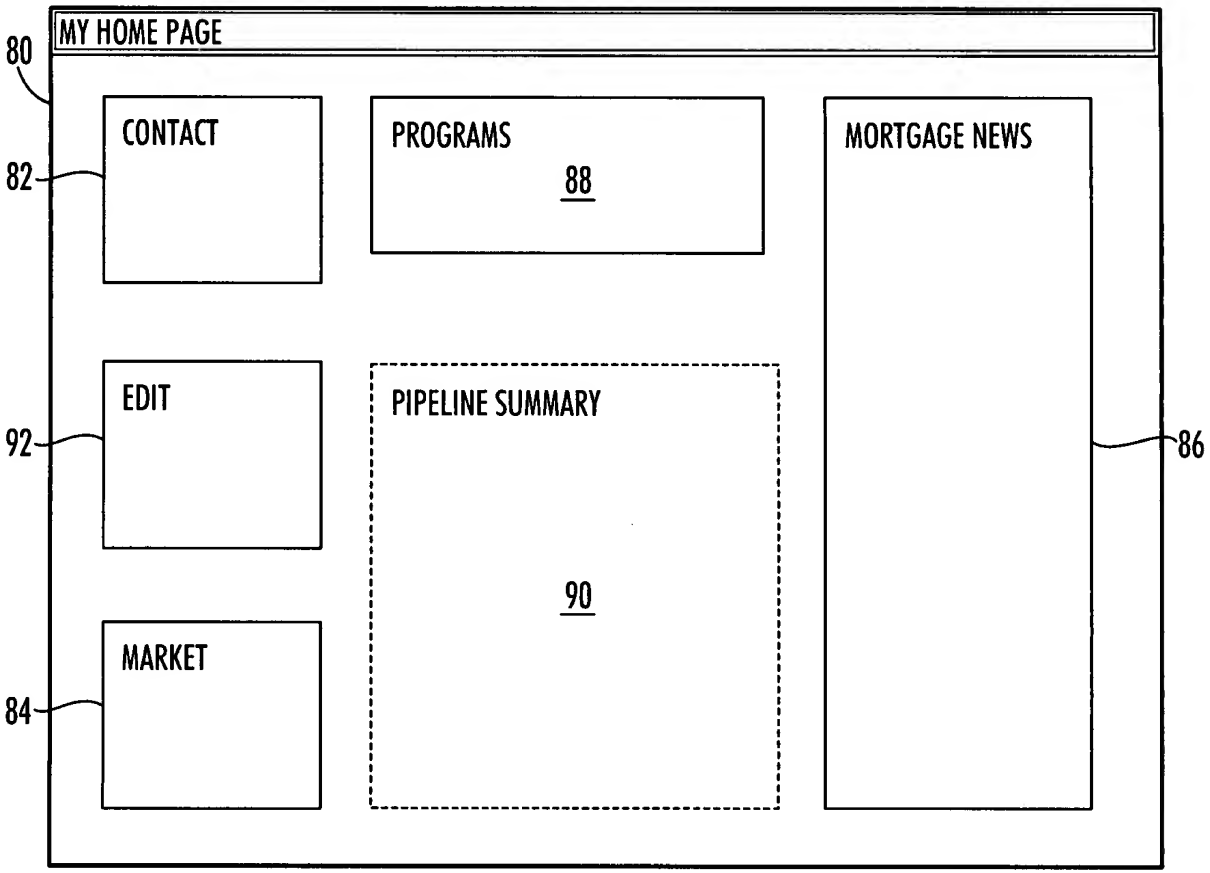


Fig.3

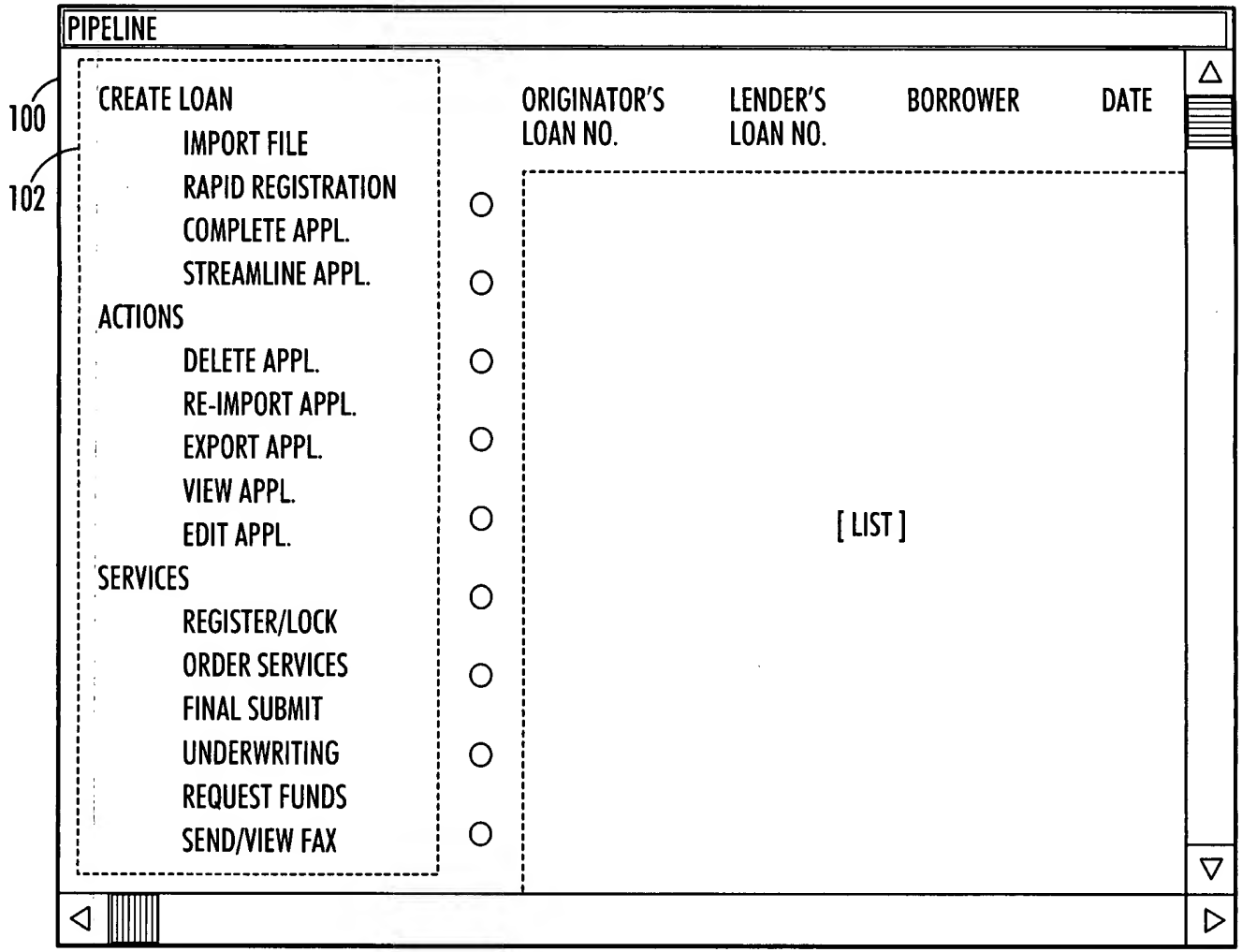

PIPELINE
100
102
CREATE LOAN
IMPORT FILE
RAPID REGISTRATION
COMPLETE APPL.
STREAMLINE APPL.
ACTIONS
DELETE APPL.
RE-IMPORT APPL.
EXPORT APPL.
VIEW APPL.
EDIT APPL.
SERVICES
REGISTER/LOCK
ORDER SERVICES
FINAL SUBMIT
UNDERWRITING
REQUEST FUNDS
SEND/VIEW FAX
ORIGINATOR'S LOAN NO.
LENDER'S LOAN NO.
BORROWER
DATE
[LIST]

FIG. 4A

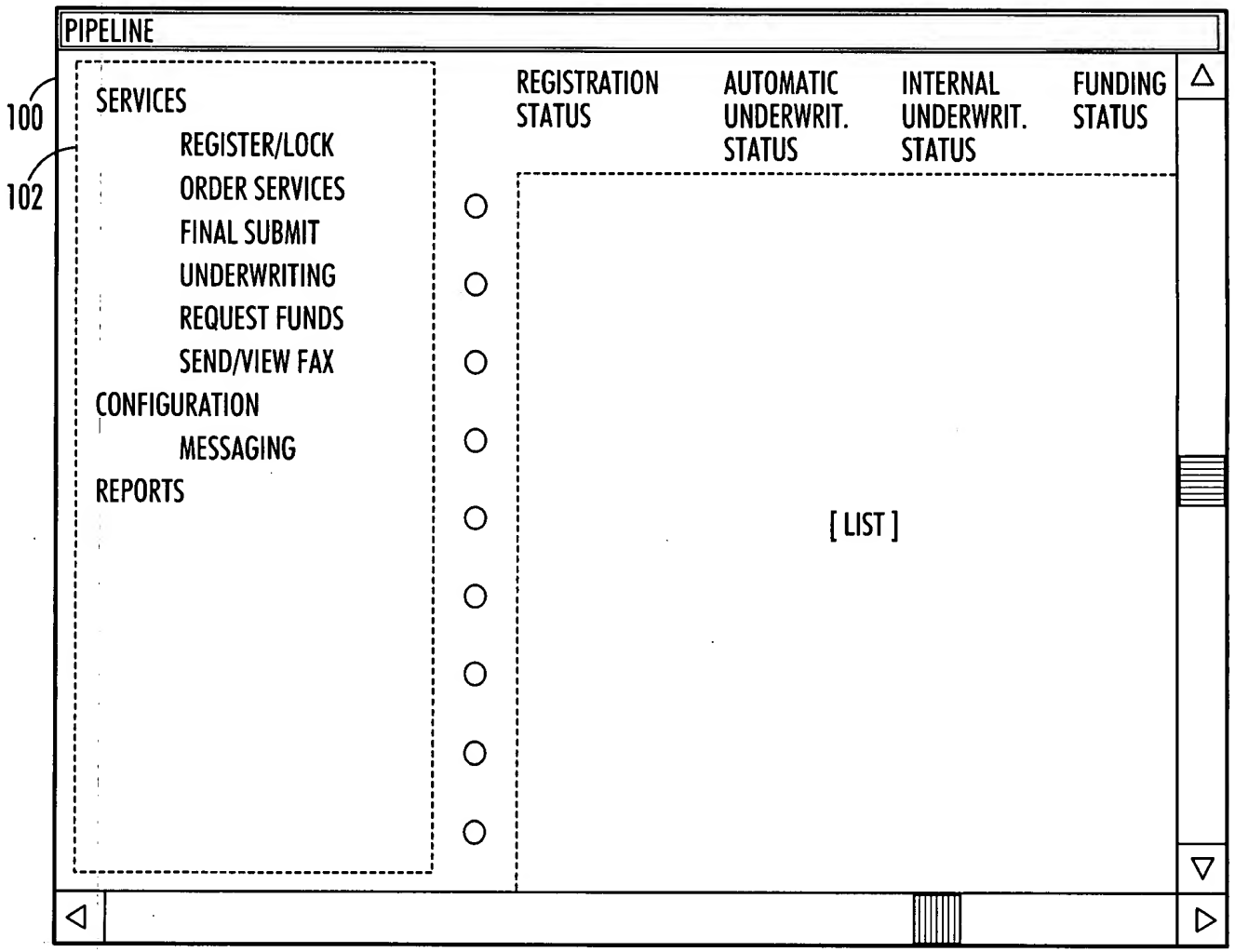

PIPELINE
100
102
SERVICES
REGISTER/LOCK
ORDER SERVICES
FINAL SUBMIT
UNDERWRITING
REQUEST FUNDS
SEND/VIEW FAX
CONFIGURATION
MESSAGING
REPORTS
REGISTRATION STATUS
AUTOMATIC UNDERWRIT. STATUS
INTERNAL UNDERWRIT. STATUS
FUNDING STATUS
[LIST]

FIG. 4B

COMPLETE APPLICATION

- TYPE/TERMS
- PROPERTY
- BORROWER
- BORROWER'S ADDRESS
- EMPLOYMENT
- INCOME/HOUSING
- ASSETS
- REAL ESTATE OWNED
- LIABILITIES
- TRANSACTION DETAILS
- ADD'L DATA

1003 APPLICATION

I. TYPE OF MORTGAGE AND TERMS OF LOAN

MORTGAGE APPLIED FOR

TOTAL LOAN AMOUNT

INTEREST RATE

NUMBER OF MONTHS

AMORTIZATION TYPE

ORIGINATOR LOAN #

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

ADDRESS

FIG.5

UNDERWRITING DECISION SHEET		
RETURN TO PIPELINE	LOAN NUMBER	123456
	ORIGINATOR NAME	ACME MORTGAGE
	BORROWER NAME	JOHN SMITH
	UNDERWRITING STATUS	APPROVED WITH CLOSING CONDITIONS
	DECISION DATE	6/12/2001 2:03:07 PM
	AMOUNT	
	MAXIMUM INTEREST RATE	
	PRODUCT	
	TERM	
	EXPIRATION DATE	
	LTV	
	CLTV	
	OCCUPANCY	PRIMARY